

**Fill in this information to identify the case:**

Debtor 1 BRIAN R. HEFFERIN

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 19-23231GLT

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: PENNYMAC LOAN SERVICES LLC Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account 4 6 8 9

Property Address: 1042 LAUREL ST  
BRIDGEVILLE PA 15017

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,013.38</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,013.38</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>6,013.38</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$800.39

The next postpetition payment is due on

12 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 11/27/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **BRIAN R. HEFFERIN**  
Name

Case number (if known) **19-23231GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
03/26/2021	1191946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	134.75
04/26/2021	1195190	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	126.91
05/25/2021	1198301	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	126.91
06/25/2021	1201491	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	126.91
07/26/2021	1204693	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	175.70
08/26/2021	1207833	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	211.84
09/24/2021	1210936	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,089.97
10/25/2021	1214014	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
11/22/2021	1217047	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
12/23/2021	1220130	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
01/26/2022	1223189	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,039.42
03/25/2022	1229029	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	354.79
04/26/2022	1232075	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
05/25/2022	1235118	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
06/27/2022	1238150	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
07/26/2022	1241081	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
08/24/2022	1243974	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	178.14
09/27/2022	1246843	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,012.18
10/25/2022	1249652	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	129.04
11/23/2022	1252439	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	59.84
				<u>6,013.38</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

10/24/2019	1136907	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,806.01
11/25/2019	1140363	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	659.65
12/23/2019	1143760	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	680.69
01/28/2020	1147216	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	690.37
02/25/2020	1150744	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	693.75
03/23/2020	1154220	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	695.15
04/27/2020	1157675	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,029.83
05/26/2020	1161008	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	668.90
06/26/2020	1164168	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	669.06
07/29/2020	1167267	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	669.02
08/25/2020	1170345	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	668.94
09/28/2020	1173444	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,039.83
10/26/2020	1176534	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	358.26
11/24/2020	1179599	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	716.18
12/21/2020	1182538	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	716.00
01/25/2021	1185515	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,139.79
02/22/2021	1188640	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	866.34
03/26/2021	1191946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,193.99
04/26/2021	1195190	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	765.77
05/25/2021	1198301	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	765.77
06/25/2021	1201491	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	765.77
07/26/2021	1204693	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	765.77
08/26/2021	1207833	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
09/24/2021	1210936	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
10/25/2021	1214014	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
11/22/2021	1217047	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
12/23/2021	1220130	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
01/26/2022	1223189	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
02/23/2022	1226064	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	434.10
03/25/2022	1229029	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,122.74
04/26/2022	1232075	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
05/25/2022	1235118	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
06/27/2022	1238150	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
07/26/2022	1241081	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
08/24/2022	1243974	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	778.42
09/27/2022	1246843	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	805.66
10/25/2022	1249652	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
11/23/2022	1252439	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
12/22/2022	1255185	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
01/26/2023	1257924	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04

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Name

Case number (if known) **19-23231GLT**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
02/23/2023	1260515	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
03/28/2023	1263302	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
04/25/2023	1266113	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
05/25/2023	1268981	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
06/26/2023	1271879	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
07/25/2023	1274622	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
08/25/2023	1277401	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	792.04
10/25/2023	1282844	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,568.24
11/27/2023	1285522	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
12/21/2023	1288101	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	676.45
01/26/2024	1290792	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	897.07
02/26/2024	1293436	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
03/26/2024	1296088	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
04/25/2024	1298750	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
05/29/2024	1301457	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
06/25/2024	1303988	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
07/25/2024	1306594	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	786.76
08/26/2024	1309158	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,600.78
11/25/2024	1316840	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	800.39
				<hr/> 48,712.65

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRIAN R. HEFFERIN  
1042 LAUREL STREET  
BRIDGEVILLE, PA 15017

LAUREN M LAMB ESQ  
STEIDL & STEINBERG PC  
436 SEVENTH AVE STE 322  
KOPPERS BUILDING  
PITTSBURGH, PA 15219

PENNYMAC LOAN SERVICES LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

PENNY MAC LOAN SERVICES LLC  
PO BOX 2410  
MOORPARK, CA 93020

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

11/27/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee